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ABSTRACT

This booklet was prepared as a general summary of women's rights in areas such as employment, education, credit, health care, and domestic relations. Other topics dealt with in terms of women's rights include child bearing; business establishments; public assistance; insurance; rape, other crimes, and law enforcement; housing; and childcare. Each of the subjects is presented in a chapter that begins with a short summary of the most important points of California law on the subject. A more detailed description of the laws and women's rights follows. In addition, major agencies that enforce the laws discussed, legal offices in the major counties of California, and various women's rights organizations are listed. (Author/EB)

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This pamphlet is one in a series of publications prepared for distribution to the public by the California Department of Justice, Evelle J. Younger, Attorney General.

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Additions and Corrections to Women's Rights Handbook

Additions to Page 18:

CHILD CUSTODY:

The court also may award joint custody of children to both parents.

LIVING TOGETHER BUT NOT LEGALLY MARRIED:

In 1976, the California Supreme Court ruled that where a man and woman live together and they make an informal or a formal agreement that one person will provide household services (excluding sexual services) with the expectation of being paid for those services, the person who performed the services has a legal right to be paid for such services at the agreed amount or at reasonable value for the services. That right may be enforced by a court after the couple separates. (Marvin v. Marvin, 18 Cal.3d 660.)

Additions to Page 37:

PREGNANCY AND CHILDBIRTH COVERAGE:

In September 1976, the California Unemployment Insurance Code was changed to provide that a person may collect disability benefits for absence due to normal pregnancy, where a doctor certifies that the person was disabled. Benefits may be paid for three weeks immediately prior to and three weeks immediately after the birth.

For information about pregnancy disability benefits under the California Unemployment Insurance Code, you may contact the State of California Disability Insurance Office or the State of California Employment Development Department Office in your city.

* * *

In 1976, the United States Supreme Court ruled that employers may exclude normal pregnancy from coverage under private employee group disability insurance plans, and that such exclusion does not violate Title VII of the 1964 Civil Rights Act.

Correction to Page 56:

DIRECTORY OF SERVICES AND INFORMATION

Advocates for Women is not a law center. It is an economic development center working to improve the economic status of women, through employment and business development services and research.

A MESSAGE TO THE WOMEN OF CALIFORNIA

From

EVELLE J. YOUNGER
Attorney General

This booklet is being distributed to inform Californians about the rights of women as citizens, workers, students, spouses and consumers, and to provide other valuable information related to these rights.

In recent years, and largely as a result of the work, dedication and organization of women, the courts and legislatures have taken positive steps to insure the equal treatment of women in our society.

This booklet has been prepared by the Office of the Attorney General as a general summary of women's rights in several important areas, such as employment, education, credit, health care and domestic relations. If you are a woman, this booklet will tell you the following:

1) What your rights are.

2) Where to go for help and information if those rights are taken away.

We hope this booklet will help to circulate needed information throughout our state and to alert all women to their rights.

EVELLE J. YOUNGER

INTRODUCTION

There are eleven chapters in this Handbook, as follows:

		Pages
1.	Employment	1 - 8
2.	Child Bearing	9 - 12
3.	Domestic Relations	13 - 22
4.	Business Establishments	23 - 25
5.	Public Assistance	26 - 29
6.	Credit	30 - 34
7.	Insurance	35 - 39
8.	Education	40 - 42
9.	Rape, Other Crimes and Law Enforcement	43 - 48
10.	Housing	49
11.	Child Care	50 - 53
	Directory of Services and Information	54 - 62

Each chapter begins with a short summary of the most important points of California law on the subject of the chapter. Following the summary is a more detailed description of the laws and women's rights.

At the end of each chapter is a section called "Where to Go for Help." It lists the major agencies that enforce the laws discussed in the chapter. In some cases, it may be necessary for you to have a lawyer to enforce your rights. If you cannot afford to hire a lawyer, you may contact the legal aid office in your city or county. In the back of this Handbook there is a listing of legal aid offices in the major counties of California. There is also a list of various women's rights organizations that may help you to find a lawyer and to get other help.

At the end of each chapter, there is also a section called "If You Want to Read the Law." You can get copies of written laws at any law library. Most cities and counties have a public law library that is open to all persons. In addition, a public or private university that has a law school will also have a library. When you go to a law library, tell the librarian the name of the law (for example, "The Family Law Act") and where it is found (California Civil Code section 4000), so that the librarian can help you locate it.

EMPLOYMENT LAWS RIGHTS HELP

Chapter 1

E M P L O Y M E N T

WHEN YOU APPLY FOR A JOB - YOUR RIGHTS ON THE JOB - WHERE TO GET HELP

Summary: Federal and California laws require that women be treated equally and fairly as workers, both before they are hired and while they are on the job. It is against the law:

- to refuse to hire a woman merely because she is a woman;
- to pay women employees wages and benefits different from those paid to male employees for substantially the same work;
- not to offer women employees an equal chance for advancement through systems of promotion and transfer;
- to fire a woman employee merely because she is a woman.

* * * * * * *

WHEN YOU APPLY FOR A JOB

Job Advertisements and Want Ads Are For Anyone

It is illegal for an employer, advertising agency or union to advertise ONLY for male job applicants, unless being male is absolutely necessary in order to perform the job. There are few jobs that cannot be performed by women as well as men. Very few jobs can be barred to women.

Even though an employer advertises for a "salesman" or "stewardess," in most cases the employer is required to accept applications from male and female applicants. This means that if you are looking for a job, you are legally entitled to apply for any job for which you believe you are qualified. Check all of your newspaper "Help Wanted" listings.

Employment Agencies Must Refer All Qualified Applicants

It is unlawful for an employment or placement agency to discriminate in referring any person for a job because that person is a woman. When you go to an employment agency, list all of your qualifications and ask to be referred to all job listings whose requirements meet your qualifications.

Company Hiring Departments Must Interview Equally

When an employer has its own "company" or internal hiring department, it must provide fair and equal methods for interviewing interested persons, male and female. It is considered unlawful for an employer to fill job openings by relying only on the recommendations of its own employees, especially where its work force is made up mostly of white males.

What Job Applications and Pre-Employment Questionnaires May Ask

When you apply for a job, most employers will ask you to fill out a questionnaire or job application form. For example, the questionnaire may ask you whether you are male or female, whether you are married, and your height and weight. These questions are lawful so long as they are asked of all job applicants, and the information is used for legitimate job screening purposes and not for purposes of discriminating against women.

An employer may impose restrictions as to minimum height and weight, marital status, and responsibility for children ONLY where these restrictions are clearly necessary for job performance, for safety and efficiency on the job, and where these restrictions are applied

equally to men and women. Some employers give tests to job applicants such as tests of skill, fitness, knowledge and personality traits. These tests should relate to the duties of the job and should not discriminate against men or women.

Ask About Affirmative Action Programs

In order to comply with the law, many employers now have "affirmative action programs" through which they actively recruit women and minorities for jobs. If you are looking for a job, you should check with local government agencies and women's organizations that may be able to refer you to employers having affirmative action programs. Also ask about union sponsored apprenticeship training programs and other apprenticeship opportunities.

YOUR RIGHTS ON THE JOB

Equal Pay for Equal Work

Federal and California laws require that employers pay equal wages and benefits to men and women employees who are performing substantially the same work. There cannot be a different pay scale for women employees from the pay scale for male employees. A woman employee doing equal work with a male employee should receive the same pay as the male employee.

"Equal work" does not mean that the work must be identical. The test of equal work is the actual job requirements: do two jobs require the same skills, effort, responsibilities and similar working conditions? If so, the same wages and benefits should apply to those two jobs regardless of different titles or job classifications assigned by the employer. "Skill" means experience, training, education and ability needed for a job. "Effort" means the amount of physical or mental work needed for the job. If a particular job requires that an employee put out more force, strength, exertion, perform extra tasks and duties and carry more responsibilities than general, it is lawful to pay a higher wage for that job.

Equal Pay Also Means Equal Benefits

The requirement of equal pay means more than equal wages and salaries. It also includes such fringe benefits as commissions, advances, draws, guarantees, employer payments for insurance, pension or retirement plans, vacation or holiday pay, overtime or shift differentials, paid lunch periods, sick leave time and pay and classes given on company time. Some courts have required employers who have health and accident benefits plans covering illnesses not related to the job to also cover loss of work due to pregnancy of employees.

Promotions, transfer and seniority systems established by an employer must provide women with equal chance for advancement. Certain types of seniority systems have been held to be unlawful, such as losing your seniority in order to get a transfer, and separate male lines of promotion.

The law protects women's rights to fair and equal treatment at all levels of employment. If certain business or company practices appear to be legal but in practice operate more harshly and unreasonably against women than men, those company practices may be illegal.

Firing Practices

It is illegal for an employer to fire a woman employee merely because she is a woman. It does not matter that the employer uses another reason for firing the woman if the real reason is because of her sex. However, if an employer can show a legitimate reason for firing, such as an employee who has a poor work record or has broken company rules, the employer may lawfully fire that employee.

WHERE TO GO FOR HELP

Federal and state laws give women equal employment opportunities with men. Obviously, it is not possible in this small booklet to describe every type of unlawful employment discrimination. If you believe that the only reason that you have not been hired for a particular job, or not been given equal pay, benefits or promotions in your job is that you are a woman, you may contact the following agencies for help. Check your local directory for phone numbers.

Federal Agencies:

1. Equal Employment Opportunity Commission offices in:

   San Francisco, Los Angeles, San Diego

2. U.S. Department of Labor, Wages and Hours Division offices in:

   San Jose, Oakland, Santa Ana, Hollywood, Los Angeles, Sacramento, Santa Rosa, Whittier, San Francisco, Ventura, Long Beach, Fresno, Modesto, Stockton, Riverside, San Diego, Pasadena

3. Office of Federal Contract Compliance offices in:

   San Francisco, Los Angeles

California Agencies:

1. Fair Employment Practices Commission offices in:

   San Francisco (Northern Headquarters),
   Los Angeles (Southern Headquarters),
   Fresno, San Bernardino, San Diego,
   Sacramento

2. California Department of Industrial Relations, Division of Labor Law Enforcement, district offices in:

   Bakersfield, Burlingame, El Centro,
   Eureka, Fresno, Inglewood, Long Beach,
   Los Angeles, Oakland, Panorama City,
   Pomona, Redding, Sacramento, Salinas,
   San Bernardino, San Diego, San Francisco,
   San Jose, Santa Ana, Santa Barbara,
   Santa Rosa, Stockton, Vallejo

A Private Attorney

If you do not have an attorney, you may want to hire one. Please see the Introduction and the last chapter (Directory) of this Handbook for information about finding an attorney.

IF YOU WANT TO READ THE LAWS

There are federal and state laws on fair employment practices. You can find copies of these laws to read at any public law library.

1. Title VII - No sex discrimination by employers

2. Equal Pay Act - Equal pay for equal work

3. E.O. 11246 - No sex discrimination by employers who have U.S. government contracts

4. Federal Age Discrimination Act - No age discrimination by employers

5. California FEP Act and Equal Pay Act - California laws against sex discrimination by employers

A more detailed description of these laws is provided below for your general information.

1. Title VII of the Civil Rights Act of 1964 (42 U.S.C. Sec. 2000) (As Amended by the Equal Employment Opportunity Act of 1972)

Title VII makes it illegal for most employers to discriminate with respect to any condition of employment, or against any applicant for employment, because of race, color, sex, religion, or national origin. In extremely rare cases where employers can show that religion, sex, or national origin are "bona fide occupational qualifications" which are reasonably necessary for the job, then it is not illegal for them to select employees on this basis.

Title VII applies to all employers who employ 15 or more employees (including executives and supervisors) for each working day in each of 20 or more calendar weeks during a year.

Most employment discrimination claims are brought under this law. It is administered by the Equal Employment Opportunity Commission (EEOC) which has regional offices throughout the country. Persons who feel they have suffered discrimination can file complaints with this commission. The Equal Employment Opportunity Act of 1972 granted the EEOC the right to file lawsuits in federal court for the purpose of enforcing Title VII.

EEOC Procedure: A charge of employment discrimination may be filed with EEOC by a person or organization, and must be filed within 300 days after the offense. EEOC must send ("defer") the charge to the California FEPC for further action, or else keep the charge and: 1) investigate the charge; 2) if the charge is valid, resolve the complaint by conciliation or file suit; or 3) issue to the person complaining a right-to-sue letter. A person has only 30 days after receiving the right-to-sue letter from EEOC to file a law suit.

2. The Equal Pay Act of 1963 (29 U.S.C. Sec. 209(d)(1))

The Equal Pay Act makes it illegal to pay employees who do equal work on jobs which require equal skill, effort and responsibility under similar working conditions in the same establishment, at different pay rates merely because of the sex of the employee.

This Act applies to all employers and employees covered by the minimum wage and overtime provisions of the Fair Labor Standards Act. (The Fair Labor Standards Act applies, generally, to employees engaged in interstate commerce.) In addition, under recent amendments, the Act also protects employees who are exempt

from overtime requirements such as professional, administrative or executive employees.

This Act is administered by the Wage-Hour Division of the United States Department of Labor.

3. Executive Order 11246 (As Amended by Executive Order 11375)

Executive Order 11246 prohibits employment discrimination on the basis of race, color, religion, sex or national origin by all employers having contracts with the United States Government in amounts over $10,000. Most large corporations and universities have government contracts and are covered by the Order.

The Order imposes requirements similar to Title VII. It is administered by the Office of Federal Contract Compliance in conjunction with many other governmental agencies.

Employers subject to this Order who have contracts worth over $50,000 and 50 or more employees must have written Affirmative Action Programs. Revised Order No. 4 and Order No. 14 spell out the specific requirements in such programs.

4. The Federal Age Discrimination Employment Act of 1967 (29 U.S.C. Sec. 620 et seq.)

The Age Discrimination Act is included here because it provides an additional source of protection for the large number of women who choose to enter the labor market after their children are raised. This Act makes it illegal to discriminate on the basis of age against employees or applicants for employment, who are between 40 and 65 years of age.

The Act is administered by the Wage-hour Division of the United States Department of Labor. It applies to all employers who have 25 or more employees, including executives and supervisors, for each working day in each of 20 or more calendar weeks during a year.

5. The California Fair Employment Practices Act (FEP Act) (Labor Code Secs. 1410-32)

The FEP Act is the state law which forbids discrimination. It imposes requirements similar to Title VII. It is illegal for any employer with five or more employees to discriminate on the basis of race, religion, color, national origin, ancestry, physical handicap, medical condition or sex with respect to any condition of employment or selection of training. The law also applies to labor unions and employment agencies.

The FEP Act is administered by the Fair Employment Practice Commission (FEPC) which has offices in the following cities: San Francisco, Los Angeles, Fresno, and San Diego. Persons who feel they have suffered discrimination can file complaints with FEPC offices.

The California Equal Pay Act
(Labor Code Sec. 1197.5)

The California Equal Pay Act makes it illegal to pay employees in the same establishment who do work requiring equal skill, effort and responsibility under similar working conditions at different wage rates because of the sex of the employee.

This Act is enforced by the California Department of Industrial Relations, Division of Labor Standards Enforcement which has district offices in most counties. Check your local directory for phone numbers.

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TO PROTECT YOUR RIGHTS, YOU SHOULD FILE YOUR COMPLAINT WITH BOTH STATE AND FEDERAL AGENCIES.

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Minimum Wage Laws

In addition to the laws described above that deal with employment discrimination, there are laws that establish minimum wages, overtime pay and affect working conditions. Persons seeking information on these subjects may contact the California Department of Industrial Welfare.

Workers Compensation Benefits

If you are an employee and have a work related injury, you may qualify for Worker's Compensation benefits. For information, contact your nearest Worker's Compensation Appeals Board and/or a private attorney.

State Disability Benefits

If you are unable to work because of a disability not caused by job injury, you may qualify for State Disability benefits. Contact the California Employment Development Department and/or a private attorney for information.

BIRTH CONTROL ABORTION

Chapter 2

C H I L D B E A R I N G

BIRTH CONTROL DEVICES - VOLUNTARY STERILIZATION - ABORTION - DIET NEEDS OF PREGNANT WOMEN AND INFANTS - WHERE TO GO FOR HELP

Summary: In California, all women (regardless of age) may obtain artificial devices to prevent pregnancy ("birth control" devices) if they wish. Any woman in California may also have an operation to make her permanently unable to have children ("sterilization"), except that most women under the age of 18 years need a parent's consent to a voluntary sterilization. In California, any pregnant woman who decides to end her pregnancy may have an abortion during the first three months of the pregnancy. After the first three months of pregnancy, certain conditions limit a woman's ability to have an abortion.

The decision to use any birth control method, natural or artificial, is a personal one for each woman to make. If you need outside counseling to make such a decision, you may wish to contact your doctor, minister, local Planned Parenthood office and/or local welfare department.

If you decide to have a child, are pregnant or if you have a young infant, you should know the importance of good nutrition to you and your baby. Needy pregnant women and infants may receive special food supplements under government programs.

* * * * * *

VOLUNTARY STERILIZATION

What is Sterilization?

Sterilization is a medical procedure that makes a person permanently unable to have children. Women and men can be permanently sterilized. Voluntary sterilization is legal in California.

Women Under 18 and Unmarried Women

If you are under 18 years of age and not married, you do need your parents' permission before you can be sterilized. However, if you are married, or in the armed services, or if you are 15 years or older, live apart from your parents and are self-supporting, you do not need your parents' consent for the sterilization.

Married Women

If you are married, you do not need your husband's permission before you are sterilized. However, if you and your husband both agree that you do not want any more children, your husband may wish to have the male sterilization operation ("vasectomy") done. A husband does not need his wife's permission for a vasectomy.

Hospital Requirements for a Sterilization

No public health facility, clinic or county hospital can impose non-medical requirements, such as your age or number of children, before they will perform the sterilization on you. However, some private hospitals may impose such requirements. Also, private hospitals may refuse to perform abortions and sterilizations in their facilities.

BIRTH CONTROL DEVICES

Generally, an artificial birth control device will only prevent you from becoming pregnant as long as you use the device.

NO ARTIFICIAL DEVICE IS FOOLPROOF.

If you decide to use artificial birth control to prevent pregnancy, there are several prescription birth control devices for women -- the birth control pill, the diaphragm and the intra-uterine device (IUD) -- that you can get through your doctor or local planned parenthood office. In addition, birth control devices for use by men -- condoms -- can be bought at any drug store by a man or woman.

Women Under 18 and Unmarried Women

Any woman, including a woman who is under 18 years of age and a woman who is not married, can obtain birth control devices. If

you are under 18 years, you do not need your parents' permission to obtain and use these devices. You can obtain these devices free of charge through your local Planned Parenthood office.

Married Women

If you are married, you do not need your husband's permission to obtain and use birth control devices.

ABORTION

If you are pregnant and you do not want to have the baby, you can end your pregnancy by having an abortion. Abortion is legal in California. If you have decided to have an abortion, you should protect your health by seeking help as soon as possible. There are important time limits for you to think about. See "When to Have an Abortion" below.

Women Under 18 and
Unmarried Women

Any woman, including a woman who is under 18 years of age and a woman who is not married, can have an abortion in California. You do not need your parents' permission to have an abortion.

Married Women

If you are married, you do not need your husband's permission to have an abortion.

When to Have
an Abortion

During the first three months of pregnancy, you and your doctor may make arrangements for the abortion without outside interference.

From the third month to the sixth month California may require that the abortion be performed in certain facilities by a licensed doctor. After 20 weeks of pregnancy, California law allows a woman to have an abortion only if it is necessary to protect her life or health.

DIET NEEDS OF
PREGNANT WOMEN AND INFANTS

Good nutrition, including foods rich in protein, iron and vitamin C, is very important to protect healthy development of unborn and very young infants and young children. A federal government program called Special Supplemental Food Program for Women, Infants and Children (WIC) provides nutritious food supplements to pregnant and nursing women and to infants and children up to five years of age who are in need because of low income and improper nutrition from poor diets. The food supplements include iron fortified formula, fortified milk and cheese, eggs, iron-rich cereals, and fruit or vegetable juices.

For further information about WIC programs in your area, you may contact the following:

Los Angeles - Southern Regional WIC Office

Sacramento - Public Health Agency

San Francisco - District Health Centers (five branches), or the following: Mt. Zion Hospital, S.F. General Hospital, Portrero Hills Health Center, S.F. Head Start Office, South of Market Health Center, St. Mary's Clinic

San Diego - Vista Health Center, South Bay Health Center, South East Health Center, The Red Cross

You may also write for information to:

WIC - Regional Office
State Department of Health
Family Health Services
Maternal & Child Health Unit
714 P Street, Room 300
Sacramento, CA 95814

Toll free (800) 952-5260

WHERE TO GO FOR HELP

Advice and Medical Care

If you want birth control devices, to be sterilized or to have an abortion, you should contact one of the following:

Planned Parenthood office in your city or county

Welfare department in your city

A private doctor

Financial Help

If you have been on welfare or if you qualify for welfare assistance, you may be able to obtain birth control counseling and treatment through the State Family Planning Services. You may also qualify for Medi-Cal assistance to pay for your sterilization or abortion. Contact your local Welfare Department for more information.

On request, persons applying for California marriage licenses will also be given referral lists of birth control counseling and treatment centers.

CUSTODY RIGHTS
FINANCIAL SUPPORT
CHILD SUPPORT

Chapter 3

D O M E S T I C R E L A T I O N S

DISSOLUTION - FINANCIAL SUPPORT AND DIVISION OF PROPERTY - PROPERTY LAWS - CHILD CUSTODY - RIGHTS OF UNMARRIED PERSONS LIVING TOGETHER - NAME CHANGE - CONTRACTS - TAXES - PARENTS - CRIMINAL SANCTIONS - WHERE TO GO FOR HELP

Summary: A new divorce law was passed in California in 1971. Under this new law, the term "divorce" has been changed to "dissolution." Under this new law, the only two grounds for a dissolution in California are 1) irreconcilable differences and 2) incurable insanity. This new law provides that when there is dissolution, the property that has been gained during the marriage ("community property") will be equally divided between husband and wife. The law also permits the court to require a spouse to pay support to the other spouse and their children during the dissolution proceedings and for some time afterward, depending on the needs of the spouse and children and the ability to pay support.

The law also says that a spouse may have his or her support from an ex-spouse reduced if the spouse receiving support lives with another person as a sexual partner, even though not married to the other person, and has decreased economic need.

The children may be placed in the custody of either parent or someone else, depending on what is in the children's best interests, as determined by the court.

In some cases, a court will require a man who has been living with a woman, although not legally married to her, to pay support

to the woman after they stop living together. The court may also divide between the man and woman all property gained by the two while living together.

In California, a woman may use her maiden name while she is married, if she wishes, and after the marriage is dissolved.

In California, you can file for your own dissolution or you can hire a lawyer to file for you. If you cannot afford a lawyer, you may contact your local legal aid office for help. If your husband can afford a lawyer, he may be required to pay for your lawyer also.

* * * * * * *

DISSOLUTION
(CALIFORNIA'S "NO FAULT" DIVORCE)

Grounds for Dissolution

In California, the law provides for "no fault" divorce (called "dissolution" of marriage). This means that to dissolve your marriage, it is not necessary to prove that you or your husband has done something wrong. It is only necessary to convince the court that you and your husband have "irreconcilable differences" or else that one of you is incurably insane.

"Irreconcilable differences" means that there has been a serious breakdown in the marriage and that there are convincing reasons why the marriage should not continue. As a practical matter, if you and your husband agree that there are irreconcilable differences and that your marriage cannot continue, the court will usually grant the dissolution without question. However, if it appears to the court that you and your husband may get back together again, the court can delay the dissolution proceedings to allow you time to reconcile.

"Incurable insanity" as a ground for dissolution must be proved by medical evidence from a doctor or a psychiatrist.

Residency Requirements

To obtain a decree of dissolution from a superior court in California, you or your husband must have lived in California for six months, and for three months in the county where you file your petition for dissolution.

Procedure

A dissolution proceeding is begun when either spouse files a petition for dissolution with the superior court and serves a copy of the petition and summons on the other spouse.

Waiting Period

A dissolution can become final six months after the petition is served. However, this is not automatic. You or your lawyer must ask the court for a final decree.

Other Forms of Ending a Marriage

If you wish to end your marriage but do not want a dissolution (for example, if your religion advises against it) you may wish to obtain a legal separation or an annulment. Under a legal separation, you may receive support, child custody and property division, but you may not remarry. An annulment can only be obtained for specific reasons which can be explained to you by a lawyer.

Danger to You and Your Children; Wife Beating and Child Beating

If you fear physical harm to you or your children from your husband during your marriage or after it is dissolved, contact any of the following:

Local Police department or Sheriff's office

A Shelter for battered women or a women's organization in your area that can refer you to a shelter and for other help (See the last chapter (Directory) in this handbook for names of shelters and women's organizations)

Legal Aid Society, Neighborhood Legal Services Office, or a private attorney

FINANCIAL SUPPORT AND DIVISION OF PROPERTY

Temporary Support

Once you file a petition to dissolve your marriage, your most urgent need may be for financial support for you and your children, especially if you are not working for pay and have relied entirely on your husband's earnings for income. If your husband has a job and you do not work for pay, the court will usually order your husband to pay you temporary support. The amount you receive will be based on your needs, your children's needs and your husband's earnings.

Permanent Support

If your husband has a job and you do not work for pay and are unable to work, the court will probably order your husband to pay you more permanent support after the dissolution of marriage is final. The amount of support payments and the length of time they must be paid to you will depend mainly on your husband's earnings and your own needs and expenses. Support is usually stopped if you remarry.

If you have a job and earn enough money to support yourself, the court might not order your husband to pay you support. If you have a job and your ex-husband cannot work, the court might order you to pay some of your earnings to support your ex-husband, as well as your children.

Child Support

If your husband has a job or is able to work, the court will probably order him to pay child support for children under the age of 18 years that remain in your custody after the marriage is dissolved.

Loss of Permanent
Spousal Support

You can lose most of your financial support from your ex-spouse if you have been living with another person of the opposite sex as a sexual partner and have need for less money. Your support will be reduced until there is a change in your economic circumstances and you need support again.

What to Do if Your Ex-Husband
Doesn't Pay Support

If your ex-husband does not pay support to you and your children as he was ordered to do by the court, you may contact one of the following for help immediately:

County District Attorney's Office,
"Family Support Division"

Legal Aid or Neighborhood Legal
Services Office

A private attorney

Equal Division of
Community Property

California law provides that one-half of all money, things and property saved and bought by you and your husband from either of your earnings during your marriage ("community property") will

be given to you when your marriage is dissolved. The other half of community property will be given to your husband. Community property includes earnings, pension rights, real and personal property.

Any property that you or your husband owned before you married will remain your "separate" property and will not be divided. Any income that you receive from your separate property, for example rent payments from a house that you alone own, is also considered your separate property, even if you receive this money while you are married. Also, property that is received as a gift or inheritance is separate property, and will not be divided.

However, when separate property has been mixed with community property during the marriage, the parties or the court will have to decide how it will be divided.

The earnings of either spouse after separation are the separate property of that spouse.

PROPERTY LAWS, IN GENERAL

Joint Ownership of Property

There are different ways in which two or more people may own property together. Your rights over your property will vary according to which method of property ownership you choose. The three basic kinds of property ownership are:

Joint tenancy
Community property
Tenants in common

Under "joint tenancy," each owner has an undivided joint ownership in the property with a "right of survivorship," which means that when one owner dies, the entire property passes to the other owner.

Under both "community property" and "tenants in common" methods of ownership, there is no automatic "right of survivorship." When one owner dies, his or her share of the property will pass to other persons according to the directions in his or her will, or under the laws of intestate succession if there is no will.

A lawyer, banker, or other financial advisor can best explain to you the advantages and disadvantages of owning property in each of these three ways.

Homestead Rights

Under California "Homestead" laws, a person may designate a house and land as his or her homestead and thereby protect the house and land against claims of creditors.

Probate

"Probate" means the administration and disposition by the courts of a person's estate after death. By using the laws of joint tenancy and homestead rights, it may be possible for a person to avoid probate. This is a complicated area of the law and if it is of interest to you, you may wish to see a private attorney for more information. See the last chapter (Directory) for more information about legal services.

CHILD CUSTODY

Who Gets Custody?

The court may award custody of your children to you or your husband, or to another person, depending on what is in the child's best interests. If circumstances change after the original child custody award is made, the court may change the person given custody of the child. The court will not give custody of a child to any person who is not good for the welfare of the child.

Visiting Rights

The court will usually give visiting rights to the parent who does not get custody of the children, unless the court decides visits by that parent would harm the child in some way. When the court gives visiting rights to your ex-husband, you cannot refuse to let your ex-husband see the child merely because he is late in making support payments or because you do not want to see your ex-husband.

LIVING TOGETHER BUT NOT LEGALLY MARRIED

The law in this area is not yet clear. However, a 1973 case held that if a woman has been living with a man and believed that she was married to him, though they were not legally married, the court may give her the same rights to half of the accumulated property and to child support when she and her partner separate as a wife would receive upon dissolution.

If a man and woman are living together and both know they are not legally married, the woman may still have rights to property and support. This could happen if the man and woman had lived together as a "family" for several years, have had children, and have acted as if they were husband and wife. This question is presently before the courts.

NAME CHANGE

In California, a woman may keep her maiden name after she marries, rather than taking her husband's name, or she may take a new name

altogether. After a marriage is dissolved, the woman may keep her husband's name, change back to her maiden name, or take a new name.

CONTRACTS

A "contract" is a written or oral agreement between two or more persons to do or not to do a certain thing. If one person breaks a contract, the other person(s) may go to court to seek enforcement or damages. To legally enter into a contract, you must have legal capacity, i.e. be 18 years or older, of sound mind, and not convicted of certain crimes. For a valid contract, there must be consent of all the parties, a lawful purpose of the contract, and "consideration," which means that each person must give up something and get something under the contract. There are certain types of contracts that relate to married persons.

Contracts Before Marriage

Two people planning to marry may enter into a contract before marriage ("antenuptial" contract) concerning their future rights after marriage to property, earnings and other assets. So long as an antenuptial contract does not promote dissolution of the future marriage, it may be enforced in a court if it is in writing, signed by both parties with consent, and recorded in the appropriate county offices.

Contracts Between Wife and Husband

Contracts between spouses that are in writing and make provisions for such rights as property and support are legal and enforceable in court.

Contracts With Other Persons

Contracts made by either spouse with other persons during the marriage may be paid for out of the community property. Some types of contracts, such as sale or purchase of real property, may require the signature of both spouses. However, there are many kinds of contracts that either spouse can enter without the signature or consent of the other spouse. There is, however, a duty of good faith between the spouses in dealing with community property.

TAXES

State and federal tax laws are complicated. There are some tax decisions that may be of special importance to you because you are married, such as the filing of "joint" vs. "married filing separate" tax returns, inheritance and estate tax planning, and

homestead rights. You may wish to seek tax advice on these and other tax matters from your local office of California Franchise Tax Board, Internal Revenue Service, or from a tax specialist or a private attorney.

OBLIGATIONS OF PARENTS

Legal Duty to Support Your Children

Both parents, whether or not they have custody, have a legal duty to support their children and to provide them necessary food, shelter, clothing and medical care. Failure to support your children is a crime. Abandoning your child is also a crime.

Damage Done by Your Child

If your child does damage to people or property, you may be held responsible for the damage if you were warned in advance about your child's dangerous or vicious tendencies and failed to take steps to correct the child. You may also be responsible for damages caused by your child if the child wilfully injures someone or something, or the child has a gun with your permission, or the child wilfully damages school property or personnel, or if your child is driving an auto without a license and with your permission and causes an accident.

Juvenile Offenses

If you do not take care of your child, or if you abuse or injure your child, the child may be made a ward of the court. It is also a crime under certain circumstances to refuse to accept services to help your child who is a habitual troublemaker.

CRIMINAL SANCTIONS AFFECTING MARRIED PERSONS

Crimes Committed by a Married Woman

Under California law, it is no longer presumed that a married woman who commits a crime was forced to do so by her husband. A married woman who is prosecuted for a crime may raise the same defenses of coercion that other persons may raise.

Criminal Conspiracy Between Spouses

A husband and wife who conspire between themselves to commit a crime may be guilty of a criminal conspiracy. A husband and wife are no longer considered "one person" for purposes of conspiracy.

Rape of Wife by Husband

Rape is defined in California as an act of sexual intercourse, accomplished with a female not the wife of the perpetrator. Thus, under California law, it is legally impossible for a husband to rape his wife. However, a husband can be found guilty of a crime of aiding a third person to rape his wife. Also, a husband can be prosecuted for assault and battery of his wife if he beats her.

Testifying Against a Spouse

A married person does not have to testify as a witness against her or his spouse in a legal proceeding. However, any married person may testify against a spouse if she or he wants to testify. A wife may testify against her husband who is charged with beating her.

WHERE TO GO FOR HELP

(See the last chapter ("Directory") for more information)

Do-It-Yourself

In California, you do not have to hire a lawyer to dissolve your marriage. You can complete and file the petition for dissolution with the clerk of the superior court in your county in order to start the dissolution proceedings. If you and your husband disagree about the dissolution, or if there are questions of child custody and property rights, it is probably best for you to have a lawyer represent you in the dissolution proceedings. A lawyer knows more about your legal rights than you do and may be aware of special problems in your case.

Private Attorneys

When you hire a lawyer to represent you in a dissolution, he or she will discuss with you the costs and fees to be charged for legal services. If your husband has hired a lawyer to represent him in the dissolution and can afford to pay the fees, your husband may be ordered by the court to pay for your lawyer also.

If you do not know a lawyer you wish to hire, contact your local city or county bar association referral service for the names of domestic relations lawyers.

It is generally not a good idea for both husband and wife to use the same lawyer in their dissolution.

Be sure to ask your lawyer at the beginning about his or her fee, and whether the legal fee covers the interlocutory and final

decrees. If you are not satisfied with the services provided by your lawyer, you may complain by calling your local office of the State Bar Association.

Legal Aid Services

If you cannot afford to hire a lawyer and your husband cannot afford to pay a lawyer, you may contact your local legal aid or neighborhood legal services office for help.

IF YOU WANT TO READ THE LAWS

The Family Law Act is found in California Civil Code sections 4000-5138. The Uniform Child Custody Jurisdiction Act is in Civil Code sections 5150-5174. There are also many state apellate court decisions interpreting the community property rights, and other legal rights of spouses.

An important case on the rights of unmarried persons living together to property and support is In re Marriage of Cary, 34 Cal. App. 3d 345 (1973).

EQUAL TREATMENT FAIR TREATMENT

Chapter 4

B U S I N E S S

E S T A B L I S H M E N T S

WOMEN'S EQUAL RIGHTS IN BUSINESS ESTABLISHMENTS

Summary: California law requires that women be treated equally and fairly by all "business establishments." This means that all restaurants, stores, movie theaters, hotels and other places the general public is allowed to enter in California must admit and serve women on the same basis that they admit and serve other persons and customers.

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WOMEN HAVE EQUAL RIGHTS IN BUSINESS ESTABLISHMENTS

What is a Business Establishment?

A business establishment is a place generally open to the public. It includes restaurants, bars, stores, movie theatres, hotels, motels, shopping centers, housing accommodations, apartment buildings, real estate brokers, and a doctor's office.

Equal Rights of Entry, Use and Service

It is illegal for a business establishment in California to treat women less favorably than other persons coming into and using the establishment. This means that you, as a woman, should be allowed to enter a bar or a real estate broker's office or other business establishment, just as any other person would be allowed to enter. You must also be given the same privileges, accommodations, goods and services as any other person coming into the place. For example, it is illegal for a restaurant to refuse to serve a woman seated alone if the restaurant will serve a man seated alone. It is also illegal for an apartment owner to refuse to rent an apartment to a woman merely because she is a woman.

Businesses with State Licenses

It is illegal for any business that has a state license for some activity, for example, a state liquor license, to refuse to provide that licensed activity to you because you are a woman. The business can lose its license for such a refusal.

"Private Clubs" and Women

Some clubs that are supported by private membership and open only to members and their families may not be "business establishments" and are not prohibited from discriminating. However, even a "private club" can become a business establishment to the extent that it permits public and business functions to occur on its premises.

WHERE TO FIND HELP

If you can prove that you were denied equal rights by a business establishment, the business will have to pay you $250 for each offense against you and pay your personal damages.

Also, if a business establishment has a continuing practice of denying equal rights because of sex, race, color, religion, ancestry or national origin, the district attorney or the state Attorney General can bring a suit to force the business to stop future discrimination.

If you believe you have been denied equal rights by a business establishment, you may wish to:

- Contact your local Legal Aid office or a private attorney for assistance
- Notify the Department of Consumer Affairs, Department of Justice, Sacramento, toll free number (800) 952-5225
- Consider filing an action for damages in Small Claims Court
- Contact California Fair Employment Practices Commission about <u>housing</u> discrimination. For more information about housing, see the chapter on "Housing" in this Handbook.

IF YOU WANT TO READ THE LAWS

The Unruh Civil Rights Act is in California Civil Code 51-52.

Business & Professions Code 125.6 concerns discrimination by licensees.

The Rumford Fair Housing Act is in California Health and Safety Code section 35,700 et seq.

UNEMPLOYMENT INSURANCE ASSISTANCE DISABILITY

Chapter 5

P U B L I C

A S S I S T A N C E

UNEMPLOYMENT INSURANCE - FOOD STAMPS - MEDI CAL - AFDC - SSI - DISABILITY INSURANCE - GENERAL ASSISTANCE

Summary: Seven public assistance programs that provide money and other benefits to needy persons are listed below for your information. If you believe you qualify for any of these benefits, you may contact the agency listed for information about programs that may apply to you.

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1. UNEMPLOYMENT INSURANCE BENEFITS

Benefits range from $90 - $104 per week for 26 weeks, and may be extended beyond this period in certain circumstances.

You are Eligible if:

- you are out of work because you were laid off through no fault of your own, because you were fired for something other than misconduct, or because you quit for good cause; and
- you are actively seeking employment; and
- you earned $750 from a UIB-covered employer during the previous one-year period.

You may Call:

The Employment Development Department of the State of California nearest you and ask for the Unemployment Insurance Benefits program.

2. FOOD STAMPS

Maximum of $50 worth of food stamps for one person, costing $0 - $40.

You are Eligible if:

- Your maximum adjusted income is:

1 person - $215/month
2 people - $307/month
3 people - $433/month

You may Call:

The Social Services Department of your county and ask for the Food Stamps Program.

3. MEDI CAL

Benefits are a limited number of doctor's visits, dental care, X-Rays, prescriptions.

There are four different Medi Cal programs in California:

- MIA (Medically Indigent Adult)
- MNO (Medically Needy Only)
- AFDC (Aid to Families with Dependent Children)
- SSI (Supplemental Security Income)

You may Call:

The Department of Health of the State of California and ask for the Medi Cal Program.

4. AID TO FAMILIES WITH DEPENDENT CHILDREN (AFDC)

Benefit range is $237 for 2 people, $293 for 3 people, $349 for 4 people, etc. Also can collect Medi Cal.

You are Eligible if:

- you are a single parent or pregnant woman in "need"; or
- you are two parents, with at least one child under 21, in "need" and with "child deprivation"

(Need is based on your income and personal assets; child deprivation means that one parent is disabled, deceased, or in the case of the father, unemployed or working less than 100 hours per month.)

You may Call:

The Social Services Department of your county and ask for the Aid to Families with Dependent Children Program.

5. SUPPLEMENTAL SECURITY INCOME (SSI)

Maximum benefits for aged, disabled persons $259/month; for blind person $292/month. Also can collect Medi Cal.

You are Eligible if:

- you are a U.S. resident, citizen or non-citizen; and
- you are over 65 or disabled or blind; and
- you are in need

You may Call:

The Social Security Administration of the U.S. Department of Health, Education, and Welfare and ask for the Supplemental Security Income Program.

6. STATE DISABILITY INSURANCE

Benefits range from $25 - $119/week for 6 months.

You are Eligible if:

- you have a doctor's certificate that you are unable to do "regular and customary" work; and
- you were NOT injured on the job

You may Call:

The Employment Development Department of the State of California and ask about Disability Insurance claims. You may contact a private attorney, also.

7. GENERAL ASSISTANCE

Benefits vary from county to county.

You are Eligible if:

- you are single or married with no children
- requirements vary from county to county

You may Call:

The Social Services Department of your county and ask for the General Assistance Program.

CREDIT LEGAL ACTION LOANS

Chapter 6

C R E D I T

F O R W O M E N

HOW TO OBTAIN CREDIT - WHAT OTHER THINGS ARE CONSIDERED ASSETS - RULES FOR GRANTING CREDIT TO WOMEN - ADVICE - WHERE TO GO FOR HELP - WHAT LEGAL ACTION YOU CAN TAKE

Summary: In California, a bank, store or other business which grants credit must give credit to any qualified applicant, based on her earnings and assets. Earnings and assets include a woman's salary, her child and support payments, and her husband's salary and their community property if they are married. Credit must be given to the applicant in her own name. A credit agency may NOT discriminate against an applicant for credit on the basis of sex or marital status.

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IMPORTANT CHANGES UNDER NEW CREDIT LAWS

New state and federal credit laws were passed in 1975 to correct certain types of credit practices that discriminated against women. In general, under these new laws, credit must be granted to a woman on the same basis that credit is granted to a man. It is no longer legal for a credit agency to "discount" automatically a wife's earnings or her support payments. A lender cannot ask a woman or a couple about their plans to have children or their birth control practices. A wife can list and use all community assets in seeking credit in her name, and she does not need her husband's signature in order to obtain credit if the lender would not require both signatures in the event the husband applied for credit.

HOW TO OBTAIN CREDIT

A bank, department store, oil company or other credit agency will usually give you an application form in order to open an account. (When you have been given credit you will receive a passbook, check book, or credit card.) The application will ask you:

- how much money you earn each month;
- how much money you have in your savings account or checking account;
- whether you own or rent your house;
- if you have any other credit cards.

All of these are your <u>assets</u>. The more assets you have, the more likely you will be given credit.

WHAT OTHER THINGS ARE CONSIDERED ASSETS?

The new state law requires credit agencies to consider CHILD AND SUPPORT PAYMENTS as assets. When the court has ordered someone to make these payments to a woman, then these payments are considered her wages.

A married woman may say that the COMMUNITY PROPERTY she shares with her husband is her asset.* This means that a married woman

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*The California Community Property Law now gives both the husband and the wife EQUAL management and control of the family's community property.

can apply for credit in her own name and list her and her husband's joint checking account, their other credit cards, their house, and her husband's earnings as her assets. In most cases the credit agency can not require the husband's signature in order for the wife to be given credit.

The wife's earnings must also be considered as part of a couple's assets. A credit agency cannot discount a woman's earnings just because her husband works or because she is a woman.

BASIC RULES FOR GRANTING CREDIT TO WOMEN

If You Are an Unmarried Woman

If you are an unmarried woman, you must be treated as an unmarried man would be treated when you apply for credit. This means that if you have earnings and assets that meet the department store or bank's credit requirements, you must be given the same credit at that store or bank as a man in your position would be given.

If You Are a Married Woman

If you are a married woman, you, too must be treated as a man (married or single) would be treated when you apply for credit. You may have more earnings and other assets under your management and control than a single working woman would, because of your husband's job and your community property. However, any credit agency must grant you credit, in your own name, just as it would give a man in your position.

ESTABLISHING CREDIT

Steps You May Take to Establish a Credit Rating in Your Name

In the past, women who were divorced or widowed often discovered that they could no longer obtain credit because all of the credit obtained by the woman during her marriage was listed in the name of her husband or in the name of the couple as "Mr. and Mrs. John Doe" rather than as "John and Mary Doe."

As a result of the recent changes in federal and California credit laws, it is now easier for you to establish credit in your own name if you are married. There are several ways you can do this:

-- You can write to the department stores, credit card companies, and other credit agencies where you and your husband have a joint account and ask the company to correct the listing on the existing joint account to reflect your own name as well as your husband's name (i.e., to change the credit card from "Mr. and Mrs. John Doe" to "John and Mary Doe"). Be sure to request that the company issue you a new credit card in your own name on the existing joint account.

-- You can also ask the stores and other credit agencies, upon changing the listing on your joint account to reflect your name and your husband's name, to notify consumer credit reporting agencies of the corrected listings on the account, in order to reflect an accurate credit history in both names.

-- You may wish to open a new credit account in your name alone and to establish a good credit rating by paying your bills promptly.

What To Do if You
Are Denied Credit

If you are refused credit by a store or company, ask the store for the name of the "credit reporting agency" that was contacted by the store in checking your credit. Then call the "credit reporting agency" and ask to see your file and to find out the reasons you were given a bad credit rating. Under the new credit laws, you are entitled to look at your file and receive a list of all information in the file about you.

WHERE TO GO FOR HELP

If after reviewing your credit rating file, you believe you were denied credit merely because of your sex or marital status, and you have reason to believe that a man with the same assets and credit history as you would receive credit, you may wish to get legal assistance. There are several government agencies you may contact about certain types of credit discrimination, which are listed below. You may also wish to contact a private attorney about the possibility of recovering actual damages and punitive damages up to $10,000, as provided under the new laws.

-- Credit discrimination by retail stores, finance companies and credit card issuers:

Contact Federal Trade Commission, Washington, D.C., or local office in your county.

-- Credit discrimination by national banks:

Contact Comptroller of Currency, Washington, D.C.

If you are aware of credit practices by a store or agency that clearly violate the new laws described in this Handbook, you may send your written complaint to the California Attorney General's office, Public Inquiry Unit, 555 Capitol Mall, Sacramento, California 95814. You may also phone the Attorney General's office, toll free number 800-952-5225.

IF YOU WANT TO READ THE LAW

Federal law: Regulation B -- The regulations which implement the federal Equal Credit Act can be found in the Federal Register Vol. 40, No. 205, at pages 49298 through 49310. These regulations spell out specifically which acts are permitted and which are forbidden in the evaluation of credit applications.

The California law can be found in California Civil Code sections 1812.30 through 1812.35.

The Federal Fair Credit Reporting Act guidelines can be found in the Code of Federal Regulations, Title 16, sections 600 through 600.6. (16 C.F.R. 600.)

California Fair Credit Reporting provisions - California Civil Code sections 1785.20 through 1786.56.

MEDICAL AUTO LIFE

Chapter 7

I N S U R A N C E F O R W O M E N

MEDICAL INSURANCE - DISABILITY INSURANCE - AUTOMOBILE INSURANCE - STATE UNEMPLOYMENT INSURANCE - LIFE INSURANCE - WHERE TO GO FOR HELP

Summary: This chapter will cover five of the more important types of insurance that women find useful: medical insurance, disability insurance, automobile insurance, state unemployment insurance and life insurance. Each type of insurance is briefly described; then women's rights for each type of insurance are explained.

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MEDICAL INSURANCE

Medical insurance pays all or part of your hospital and doctor bills when you are sick or injured. You may have an individual policy, a group policy through your employer, or you may be eligible for a state health care plan such as Medi-Cal.

A medical insurance policy must include the following:

1. A group policy must include coverage for pregnancy for female workers, if the wives of male workers are covered for pregnancy.

2. If your employer's group plan covers the wives of male workers, it must cover your husband.

3. Medical insurance policies cannot exclude payments for disorders of the reproductive organs.

4. Medical insurance policies must have the same waiting periods for women as for men.

5. Medical insurance policies can only ask women to have a medical check-up if men are also asked to have one.

6. Medical insurance policies must include payments for miscarriage and complications of miscarriage.

A medical insurance policy does NOT have to include the following:

1. A medical insurance policy does not have to pay for a normal pregnancy and childbirth. If the policy does pay for a pregnancy, it does not have to pay all of the costs.

2. A medical insurance policy does not have to pay for contraceptives, sterilization, or abortion.

3. A medical insurance policy may ask you to wait for a certain amount of time, after they start covering you, before they will pay for your pregnancy.

PRIVATE DISABILITY INSURANCE

Private disability insurance pays you money to make up for wages lost when you are unable to work because of sickness or injury.

Items that Can NOT Be Excluded:

1. Men and women in the same job must be offered the same coverage.

2. Benefits for men and women must cover the same time period.

3. A policy cannot exclude from coverage work ordinarily covered by the policy merely because the work is done

at home or done for a relative, if the policy has no such exclusion for men. (NOTE: This does NOT mean that insurance companies must provide homemaker's disability insurance, however.)

4. The application for disability insurance cannot ask questions about female sexual organs and disorders unless it asks similar questions of male applicants.

5. Disability policies cannot exclude coverage for time lost due to disorders of the reproductive organs.

(For information about state Disability Insurance, see chapter on "Public Assistance" in this Handbook.)

Pregnancy and Childbirth Coverage:

The question of whether normal pregnancy can be excluded from group disability insurance is the subject of lawsuits before the United States Supreme Court, and has not been decided at the time of the printing of this handbook. Under the State Unemployment Disability Insurance Plan, you are not entitled to money from the State to compensate for lost wages from a normal pregnancy.

Disability policies must cover miscarriages and complications of miscarriages. The State Unemployment Disability Insurance Plan must also cover these problems.

AUTOMOBILE INSURANCE

Before you buy or even drive a car, you should obtain car insurance. Car insurance covers injuries to yourself and your passengers if you are in an accident, and injuries to the passengers of the other car if the accident is your fault. These bills can run extremely high. Car insurance can also pay for damages to your car, due to an accident or vandals.

Your insurance rates are based on your age, your sex, your driving record, and other factors.

An automobile insurance company may not do any of the following:

1. Cancel your coverage or refuse to insure you because you are living with a man to whom you are not married, or because you are living in a communal situation.

2. Refuse to insure you or charge you a higher rate because you are divorced or widowed.

An insurance company may do the following:

1. Charge you a rate which is based on your husband's driving record.

2. Insist on writing a policy for your entire household rather than for you as an individual. This means that the insurance company will probably issue the policy in your husband's name at the rate for which your husband is eligible.

STATE UNEMPLOYMENT INSURANCE

State unemployment compensation is intended to tide you over between jobs. You are usually eligible for unemployment compensation if you were laid off for reasons not connected with your ability to do the job. You are not eligible, however, if you quit your most recent job voluntarily without good cause or if you were fired for misconduct. The eligibility requirements for unemployment insurance are fairly complicated, and you should contact your local unemployment office for more information.

Some of the more common problems that you may face as a woman trying to obtain unemployment compensation are:

1. Until recently, it was the law that if you left your job for domestic reasons, such as to be with a sick child or because your husband was transferred to another city, you could not collect unemployment compensation unless you were the major source of support for your family. This law was declared unconstitutional because it operated to discriminate against women. Since this court decision, determinations are being made on an individual basis whether there was good cause for termination of the employment.

2. You cannot collect unemployment payments if you left your job because you are pregnant. You can collect payments after the birth of the child or end of your pregnancy, if you are able to work and your job is gone.

3. You can collect unemployment payments if the company policy or union collective bargaining agreement said you had to leave your job because you were pregnant.

LIFE INSURANCE

Life insurance is money intended to provide for your husband and children in case you die suddenly.

Life insurance companies must do the following things:

1. Insure men AND women who have the same type of job.

2. Ask men AND women (not just women) to have a physical examination before issuing insurance, if they are going to ask for a physical examination.

3. Have the same conditions and benefits in the policies for women as are in the policies for men.

A life insurance company CAN charge men and women different rates. This is because life insurance companies use statistics on how long people are expected to live to figure each person's rates. Women are usually expected to live longer, so their rates are usually lower.

WHERE TO GO FOR HELP

If you believe that you have been refused insurance or have been treated differently because you are a woman or because of your marital status, you may wish to call one of the following:

1. California Department of Insurance, "Consumer Affairs Division--Policy Services Bureau," offices in Los Angeles, San Francisco and Sacramento.

   Call to file discrimination complaints or ask questions about these types of insurance: medical, automobile, life, private disability insurance.

2. California Employment Development Department, offices in Los Angeles, San Francisco and Sacramento.

   Call to file discrimination complaints or ask questions about these types of insurance: disability, unemployment insurance.

IF YOU WANT TO READ THE LAW

You may contact the California Department of Insurance to request a copy of current Insurance Code regulations about sex and marital status discrimination.

HOUSING SCHOLARSHIPS ADMISSION

Chapter 8

E D U C A T I O N

ADMISSION AND ENROLLMENT, SCHOLARSHIPS, SPORTS, SOCIAL ORGANIZATIONS, HOUSING AND DORMITORIES, WHERE TO GO FOR HELP

Summary: All public schools, elementary schools, high schools, community colleges, California State Universities and the University of California, as well as private schools and colleges which receive money from the federal government, must provide equal opportunity for women in education.

This means equal opportunities for admission to the school, enrollment in classes, financial aid and participation in sports and clubs.

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ADMISSION AND ENROLLMENT

Public schools and private schools that receive money from the federal government may not discriminate against either sex in their admissions policies. This means that any private school or college that receives money from the federal government must be open to both men and women.

All classes at these schools must be open to both sexes. Classes in homemaking, auto mechanics, gardening, and workshop must be open to both men and women. However, sex education classes may be restricted to one sex.

Counselors must not encourage or guide young women away from certain careers, such as electronics, medicine, law, police work, forestry, or skilled trades, because these jobs seem "unsuitable" for women in the counselor's opinion. Counselors must provide all students, girls and boys, with the available information on all careers. Tell your school counselor what careers interest you, and ask for all the available information about those careers.

SCHOLARSHIPS

Federal law requires that scholarships must be available to all students on an equal basis. Specific scholarships may be distributed on the basis of sex, but the overall distribution of scholarship funds must be made in a manner that gives both sexes equal opportunity to receive financial aid.

Specific scholarships for men or women are allowed. For example, a Woman's Club scholarship for the top woman senior in a high school or a similar scholarship for a male is permissible. However, the overall amount of scholarship money available must be enough to give both women and men an equal opportunity to apply for and receive scholarships.

SPORTS

Women and men must have an equal opportunity to participate in all sports offered at the school. "Equal opportunity" does not mean that all athletic teams must be coed. Federal law permits single sex teams in contact sports as well as single sex teams which result from a test of skill.

Schools must choose athletic programs and also provide money for teachers, coaches and equipment for these programs, so that both women and men have an equal opportunity to participate.

Equal opportunity DOES NOT MEAN sharing the same toilets, using the same lockers, or using the same showers. Men and women are entitled to the same privacy in these facilities that they have always had.

SOCIAL ORGANIZATIONS

Schools may sponsor single sex social organizations such as sororities and fraternities. Other single sex groups which result from a test of ability may also be valid. For example, a chorus might be limited to one sex on the basis of specific vocal ranges.

HOUSING AND DORMITORIES

Coeducational schools may provide separate living accommodations for each sex. Such accommodations may be separate but each accommodation must contain equivalent facilities.

WHERE TO GO FOR HELP

If you feel that a school or college has discriminated against you because you are a woman, or because of your marital status, or if you feel that a school or college has discriminated against your daughter, you may wish to contact the principal, dean or appropriate administrator of the school. If this action does not resolve your problems, you may wish to contact:

1. State Universities and Colleges:
   Campus Title IX Officer or Coordinator

2. University of California:
   Chancellor's Office

3. Community College Board:
   Campus Dean of Student Personal Services or Instruction

4. Superintendent of Instruction (Secondary Schools):
   Bureau of Intergroup Relations
   State Department of Education
   721 Capitol Mall, Room 622
   Sacramento, California 95814
   Phone (916) 445-9482

5. In general:
   Attorney General's Office
   Public Inquiry Unit
   Sacramento, California
   Toll free (800) 952-5225

6. Federal government:
   Department of Health, Education & Welfare (HEW)
   Office for Civil Rights
   760 Market Street, Room 700
   San Francisco, California 94102
   Phone (415) 556-8586

RAPE OTHER VIOLENT CRIMES

Chapter 9

RAPE, OTHER VIOLENT CRIMES AND LAW ENFORCEMENT

Summary: Women can be the victims of crime more easily than men - burglary, robbery and rape.

You should be aware of general precautions that may prevent you from being a victim of crime. However, if you are a victim of a crime, help yourself and your law enforcement agency. Report the crime, and be willing to testify if the criminal is apprehended.

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RAPE

Rape is one of the most dehumanizing of all violent crimes - and women are the victims.

California law defines rape as:

- An act of sexual intercourse,
- With a female who is not the wife of the rapist,
- Accomplished without the consent of the female, who resisted and was overcome by force or violence, or who couldn't resist because of the threat of great and immediate bodily harm.

WHAT TO DO IF YOU ARE RAPED

The amount of resistance you can show in a rape situation depends on many things: How afraid you are, how strong you are, if you know any self-defense techniques, as well as how strong and threatening the man assailing you is.

Law enforcement officials seem to agree, however, that if you are assaulted, no matter what else you do, you should not do anything that might be interpreted as consent. On the other hand, don't get yourself killed in your attempts to resist.

AFTER A RAPE

As a victim of rape, your first instinct after being forced by your assailant might be to cleanse yourself completely and to wash away the entire incident. Do not do this!

Washing your body may remove vital evidence needed for the possible conviction of your assailant. Also do not destroy or discard your clothing, your under clothing, towels, or anything else used to cleanse yourself. They, too, may be valuable evidence.

Contact the police, sheriff or other local law enforcement agency and seek emergency medical treatment immediately. When you enter the hospital, tell the doctor that you have been raped. Make sure that you receive an examination and undergo all the necessary medical tests. The examination and tests should be free of charge.

The interview with the law enforcement officer and the medical examination may be easier for you if you are accompanied by a sympathetic friend or a counselor from your local rape crisis center. If you feel that it will be easier for you to discuss the incident with a woman, ask when you report the rape to have a woman investigator sent to see you. Almost all law enforcement agencies in California will try to provide a female officer for a rape victim upon request.

You should talk with the doctors at the hospital or with your own private doctor about whether you should have pregnancy tests and venereal disease tests done.

LEGAL PROCEDURES

After your first discussion with the law enforcement officers, you will be asked to repeat your story at least once to a deputy district attorney. As the victim of the rape, you will be a witness for the prosecution. You do not need to have a lawyer of your own, although you may if you want to.

A woman's past sexual experiences, except if she has had any experience with the man who raped her, are not permitted to be used in court. As a result of this, many law enforcement agencies do not ask women about their past sexual experience.

Other laws, too, have changed so that at rape trials the victim will not be treated as the "guilty" one. The legal rules for the crime of rape are complicated and it can be a difficult crime to prove in a court of law. Sometimes it is difficult to prove that the woman did not consent to the sexual intercourse. Lack of consent is necessary for rape.

VICTIMS OF VIOLENT CRIMES

In recent years, California has passed laws which call for the victims of violent crimes to receive money for some financial losses they have suffered. For example, medical expenses resulting from the crime of rape, including therapy to rehabilitate the victim, may be paid. The victim may also receive money for earnings she lost because of the crime. For more information, see the section below on "Where to Go for Help" for the office in Sacramento that you may write to for a claim form.

WHERE TO GO FOR HELP

1. Crimes in General

   Report the crimes to your local police, sheriff or other local law enforcement agency at once.

2. Rape

   Immediately contact your local police or sheriff or other local law enforcement agency. If you prefer to have a female officer talk with you, ask to have a woman officer sent to see you.

   Go to the Emergency Room of your nearest county or private hospital for medical treatment.

   To protect your health, it is wise to ask to have examinations for pregnancy and venereal disease while you are at the hospital and during follow-up visits to a doctor.

3. Victims of Violent Crimes

   If you are a victim of a violent crime, including rape, and have suffered any financial losses, you may write to:

   California Board of Control
   926 "J" Street, Suite 300
   Sacramento, California 95814

   Ask that they send you a claim form for the victims of violent crimes. Fill out the form and send it back as soon as possible. Claim forms can also be obtained from any hospital or police station.

A short booklet explaining the requirements, benefits and procedures for victims of violent crimes may be obtained from the Crime Prevention Unit of the Attorney General's office. Write to:

Crime Prevention Unit
Office of the Attorney General
3580 Wilshire Boulevard, Suite 936
Los Angeles, California 90010

4. Wife Beating

If the man you are married to or the man you live with beats you, you may file criminal charges against him. It is NOT necessary for you to be separated from your husband in order for you to file wife beating charges against him.

5. Rape Crisis Centers for Women

There are various women's organizations that help women who have been victims of rape or other violent crimes to cope with the emotional and physical distress. Ask your local directory assistance operator for the number of a Rape Crisis Center or similar organization in your community.

GENERAL PRECAUTIONS

Listed below are some general precautions women can take to reduce the risk of being a victim of rape or another violent crime. However, there are no guarantees. If you are a victim of rape or other violent crime, there are people to help you. IT IS VERY IMPORTANT TO REPORT THE RAPE OR OTHER CRIMES TO LAW ENFORCEMENT AGENCIES IMMEDIATELY.

Protecting Yourself at Home

- Keep all exterior doors and windows securely locked.
- All entrances and hallways should be well-lit.
- Hang curtains and/or blinds on all windows.
- Be aware of places attackers might hide, both inside and outside.
- NEVER open the door to a stranger. Also remember that many rapes committed are by assailants known to the victim.
- If you live alone or with other women, don't put your full name on your mailbox or in the phone book (use 1st initial only). Avoid publicizing you live alone.
- Let a friend know when you leave, when you plan on being back, so someone is aware if you are missing.

Protecting Yourself on the Street

- Walk in well-lit areas. Avoid walking alone.
- Walk at a steady pace, look confident and purposeful. Know where you are going. Don't look lost.
- Be familiar with your own frequently used route. Vary your route home.
- Try to keep your hands free.
- Listen for footsteps and voices nearby. Check for someone following you. If someone is, cross the street or walk in the middle of the street, stay near street lights.
- If you fear danger, scream loudly, yell "FIRE." Get to a lighted place fast. Run and yell.
- Carry a whistle wrapped around your wrist or on your key chain--handy. Use it.
- If you are waiting outside, stand balanced. Be suspicious of cars that pull up near you, or that keep passing you.
- If a car is following you, turn around and walk in the reverse direction.
- Consider how you dress. Wear sensible shoes.
- Walk on the outside of the sidewalk, away from possible hiding places.
- Have your car key out and ready to use when you go to your parked car.
- Check the interior of your car before you get in. Always keep car doors locked when parked and driving.
- Always carry enough money for an emergency whenever you go out.
- Carry a flare in your car for emergencies.

Protecting Yourself Hitchhiking

AVOID HITCHHIKING WHENEVER POSSIBLE. Arrange a ride with a friend, borrow a friend's car, use public transportation, join a car pool. If you must hitchhike:

- Try to get a ride with a woman.
- Avoid hitchhiking alone.
- Check license plate number before getting into the car.
- Check to see that no one is hiding in the car, that the driver is the only occupant.
- Become familiar with the vehicle make, model, color, etc.
- Be sure door handle on the passenger's side works before getting in.
- Don't get into the back of a van or a 2-door car.
- Try to determine if the driver has been drinking.
- Ask the driver's destination and determine if that's where you want to go.
- Try to make sure it's a safe ride before putting any of your possessions into the car or truck.

- Look closely at the driver so you can later identify him/her.
- Don't talk openly about yourself.
- Don't allow the driver to take you home -- get out at least a block away.
- Hitchhike in an area where there is ample pull-off space.
- IF YOU FEEL UNCOMFORTABLE ABOUT THE SITUATION, DON'T GET INTO THE CAR.

Protecting Yourself
During an Assault

Literature differs on the best way to protect yourself during an assault. All agree, however, that the first thing to do is TRY TO GET AWAY -- SCREAM, BLOW A WHISTLE, MAKE NOISE, RUN TO SOMEPLACE WHERE THERE ARE PEOPLE OR WHERE YOU WILL BE SAFE.

If you are unable to get away immediately, try to stay calm until you can find an opportunity to escape. Be familiar with your limitations. Do not resist a man with a knife, gun or other weapon. Don't worry about "winning," worry about keeping your life and getting away.

If, by using your body as a weapon, you can escape, do it -- mean it, and HURT HIM. Aim for his sensitive areas -- eyes, nose, groin. Your teeth, arms, feet, fingernails and fists can be effective weapons. Avoid other weapons -- weapons you carry yourself can be taken away and used against you.

If you are unable to escape, try to stay calm and talk sanely. Avoid showing any pain or weakness, if possible; showing weakness may encourage violence. Memorize the details of his face, clothing, anything with which to describe him.

Again, there are differing opinions about the advisability of fighting. Use your own discretion.

You may wish to take a class in women's self defense and assertiveness training -- contact your local women's organization, rape crisis center, Y.W.C.A., school or community center for information about such classes.

Chapter 10

H O U S I N G

Summary: It is illegal to refuse to rent or sell a house to a woman because she is a woman or because of her marital status.

THE FAIR HOUSING LAW PROTECTS WOMEN

The laws protecting housing rights in California are the Unruh Civil Rights Act and the Rumford Fair Housing Act (see "Business Establishments"). These laws protect the rights of women, whether they are married, single, or living with someone, in the area of finding housing.

RENTING

A landlord may not refuse to rent an apartment or house to you solely because:

1) You are a woman;
2) You are a couple living together but are not married;
3) You are a single person with children, provided that the landlord rents to married couples with children

BUYING A HOUSE

A home owner may not refuse to sell the home to a woman for the same reasons listed above under "Renting."

Women often have problems obtaining loans to pay for a home. See the chapter on "Credit" for your rights in this area.

WHERE TO GO FOR HELP

If you have a complaint about a landlord or home owner refusing to rent or sell to you, you may contact the following:

State: California Fair Employment Practice Commission (FEPC) which has local offices in San Francisco, Los Angeles, Sacramento, San Diego, San Bernardino, Fresno and Santa Rosa.

Federal: U.S. Office of Housing and Urban Development (HUD) with California offices in Los Angeles, San Francisco and Sacramento. HUD may be able to assist in problems of discrimination in federally funded housing and rental properties.

A private attorney.

DAY CARE SERVICES

Chapter 11

C H I L D C A R E S E R V I C E S

DAY CARE SERVICES - PAYING FOR
DAY CARE SERVICES - WHERE TO GO FOR HELP

Summary: If you have young children that need to be cared for outside of your home during the day, this chapter will tell you what kinds of child care services are available in California and where to find them.

* * * * *

DAY CARE SERVICES

Though many parents disagree over whether it is right to send their children to day care centers, there are almost 10 million school age children who have mothers working outside of the home. Many child care programs have become available, including public and private facilities, non-profit and profit-making, and part-time and full-time arrangements. Some parents make more informal arrangements with relatives or neighbors. Some parents simply let their children take care of themselves.

The following is a summary of various types of day care services:

1. Child Care Centers

All child care centers in California are licensed by the county where they operate. In order to receive a license, a center must meet strict safety, nutritional and educational standards.

Child care centers will vary in size from two or three children to 85 or more. Most centers offer more than babysitting services. For example, centers often have programs to teach the children about getting along with others and taking care of themselves. The programs that a center has depends on its size and the amount of money it has. Centers may be profit or nonprofit and are often located in community center buildings, churches, etc.

Some centers can handle children with health, emotional or learning problems.

Certain problems may exist with respect to these child care centers, such as distance from your home, the hours the center is open, need requirements, or large expense.

2. Family Day Care Homes

Qualified adults may look after non-related children, usually up to the age of 12, in the adult's home. This arrangement may be convenient because it is close to your home; it can handle irregular working hours; it is usually a smaller group of children, and it is usually less expensive. Family day care homes are licensed and supervised by a social services agency.

3. Day Care Centers in Offices and Factories

These types of centers often attract workers and reduce absenteeism. Check with the personnel office where you work to see if a day care center is available. If it is not, you and other employees may ask your employer to consider adding a day care center.

4. Employer-Supported Centers

Some firms have donated funds to local communities to establish neighborhood centers. Other firms help employees find day care or they give the employee extra money to help pay for day care.

5. Preschools and Head Start Programs

Some preschools and nursery schools now accept children as young as nine months for part of the day. Private nursery schools offer part-time, full-time and extended care and are usually more expensive. Some nursery schools are parent cooperatives, sponsored, planned and often staffed by parents.

Head Start programs provide federally funded early education and group care for preschoolers usually for half a day including lunch.

6. Children's Centers

Many school districts run preschools on the school sites. For parents with low incomes, particularly single parents, the children's centers offer an instructional program with well qualified teachers, for children ages 2 - 12 (before and after school). Parents must either be working or attending job training classes or college, or be disabled. Call your local school district to ask about this program.

7. Some Special Child Care Services

- Los Angeles County has a Home Finder's Service, which puts parents in touch with competent baby sitters.
- College campuses often have child care services for their students.
- A few day care centers have been set up specifically for the children of migrant workers.

PAYING FOR DAY CARE SERVICES

Most child care centers that use federal or state money are run to provide child care services to low income families. These families are charged for the services according to how much they are able to pay.

Private day care centers are usually more expensive. Some private centers also offer rates based on family income.

Parents who are receiving welfare money or parents who are in government sponsored training programs, such as Work Incentive Program (W.I.N.) or Comprehensive Employment and Training Act (C.E.T.A.), can have the cost of child care paid directly by the State Department of Education. Working parents who are NOT receiving welfare assistance, but who cannot afford to pay for child care, may also be entitled to have the costs of child care paid by the Department of Education. (See the last section of this chapter, "Where to Go for Help" for places to call about this.)

No programs now help middle income families pay for child care. Zoning regulations often prohibit locating child care centers in areas accessible to middle income families.

WHERE TO GO FOR HELP

To find out about day care in general in California, about child care centers in particular, and about financial aid from the state to pay for the child care, call or write to:

1) Local County Department of Social Services (the County Welfare Office)

2) State Department of Education
Child Development Support Unit
1401 21st Street, 4th Floor
Sacramento, California 95814
Phone (916) 322-6241

To find out about day care centers at work or employer supported centers, talk to a member of the personnel office in your company. If the company where you work has a union, your union representative may be able to help you.

To find out about preschools that accept younger children and infants, call your local school district office.

To find out about Family Day Care Homes, contact your County Health Department. You might also wish to inquire at your community or religious center. Some community organizations provide information and referral services for child care centers.

DIRECTORY OF

SERVICES AND INFORMATION

This general directory lists various legal services agencies and other organizations that we are advised may be able to provide legal assistance and general information to women on the subjects discussed in this Handbook. This directory is not a complete list of every women's organization in California. Many of the organizations listed here may be able to direct you to another organization that can help you with specific problems.

A. GENERAL LEGAL ASSISTANCE

1. Legal Aid Societies
Neighborhood Legal Assistance
Legal Clinics

Legal aid societies are funded by the federal government and usually are open only to lower income people. Legal aid lawyers handle a wide range of problems, including ones particular to women such as sex discrimination in housing, credit and employment.

An example of legal aid society in San Francisco is the Neighborhood Legal Assistance Foundation. The Women's Litigation Unit is a section of this Foundation which handles sex discrimination cases. The Domestic Relations Unit is a section of the Foundation handling divorce cases.

Legal Services is a private non-profit corporation which funds various California Legal Aid Societies. Its office is located in San Francisco at (415) 556-6852 and it will put you in touch with the Legal Aid Society in your area.

Legal Services, San Francisco - (415) 556-6952

2. American Civil Liberties Union (A.C.L.U.)

The A.C.L.U. is a legal services foundation that handles many types of civil rights problems, including women's rights. The A.C.L.U. has its own lawyers and also has a referral service to other organizations and women's groups that handle specific problems.

A.C.L.U. main legal offices and referral information numbers for major California cities are:

San Francisco - (415) 556-5646
Los Angeles - (213) 487-1720

3. Minority Legal Defense Groups

These groups will be listed in the telephone book under the name of the minority group or of the sponsoring group. Examples are:

San Francisco:

- NAACP Legal Defense and Education Fund
- Mexican-American Legal Defense and Education Fund
- Asian Law Caucus

Los Angeles:

- NAACP Legal Defense and Education Fund
- Mexican-American Defense and Education Fund
- Chicano Service Action Center
- Asian Law Collective

Sacramento:

- Asian Law Caucus
- NAACP Legal Defense and Education Fund
- Mexican-American Family Department: Family Legal Services

4. California Rural Legal Assistance, Inc.

The California Rural Legal Assistance, Inc. deals with age discrimination, employment discrimination, housing problems, pension disputes and nursing home conditions. Although they concentrate on servicing community groups, they will refer individuals to other legal groups for assistance. Their offices are:

San Francisco - (415) 421-3405
Sacramento - (916) 446-7904

5. Law Centers

Many specialized law centers exist in California. Some of them are listed below:

San Francisco:

- Title VII Project, Lawyer's Committee for Urban Affairs, part of San Francisco Bar Association

- Youth Law Center

- Public Advocates
- Equal Rights Advocates
- Legal Clinics:
  South Folsom Law Firm
  Asian Law Caucus
  SF Consumer Action
- Lesbian Mothers Legal Aid
- Advocates for Women
- Community of Legal Services
- Employment Law Center

Los Angeles:

- Youth Law Center
- National Senior Citizens Center
- West Center on Law and Poverty
- Family Law Center
- Women's Litigation
- Legal Aid Foundation of Los Angeles
- The Women's Switchboard

San Diego :

- Equal Rights Advisors, Inc.

6. Small Claims Court

Every county has a Small Claims Court, a special court where people may sue to recover money owed or for civil damages in a total amount under $500.00. If you have a claim for money higher than $500.00, you must file your action in a higher (municipal or superior) court. In Small Claims Court, you may not be represented by a lawyer; you represent yourself.

If you are over 18 years of age, you may file a claim in Small Claims Court. The filing fee is $2.00. For more information, contact the Small Claims Court in your county and ask for an information booklet. It is important to be well prepared when you present your claim before the Judge in Small Claims Court, and to have receipts and other evidence with you in court to support your claim.

7. Lawyer Referral Services for Private Attorneys

City Bar Associations and private lawyer referral services direct callers to private attorneys in their area according to the individual problem. The first consultation with the attorney is usually provided at a minimum fee. If you decide to retain the attorney, you will be charged the regular attorney's fee and if you cannot afford this, he will refer you to a Legal Aid group. For lawyer referral, contact Bar Association in your city or county or a lawyer referral service.

San Francisco	-	(415) 391-6102
Los Angeles	-	(213) 464-5077
Sacramento	-	(916) 444-2333

8. District Attorney's Office, Family Support Unit

Parents who need legal assistance to collect child support under a Court order may get legal help from the Family Support Unit of their local district attorney's office. Numbers in major cities are listed below. For additional phone numbers, check your local telephone book.

San Francisco	-	(415) 543-9850
Los Angeles	-	(213) 974-3611
Sacramento	-	(916) 440-5811
San Diego	-	(714) 236-2478

9. Divorce: Alternative Services

The Wave Project offers non-legal help in obtaining "do it yourself" divorces in California, for a fee of $75.00 plus filing fees. The Wave Project has offices in Oakland, San Francisco and Sacramento. Check your local telephone book for listing.

B. GENERAL INFORMATION FOR WOMEN AND REFERRAL SERVICES

1. Commissions on the Status of Women

There are state and local Commissions on the Status of Women.

The State Commission on Status of Women is an information and referral agency. It does not handle legal cases itself, but

it can put you in touch with lawyers or legal groups that may help you. The Commission's address is:

Commission on the Status of Women
926 J Street, Room 1003
Sacramento, California 95814
(916) 445-3173

There are 29 city and county Commissions on the Status of Women. These local commissions vary as to what sort of help they can give you. Some are informational and referral agencies like the state Commission. Others can handle legal matters themselves. Look in the phone book under your city or county to see if there is a local Commission near you, or write to the state Commission for the local group near you.

2. Law Schools
Women's Organizations

At most law schools in California there are women's law groups, consisting of the women law students and women law professors. Most of these groups cannot take legal cases themselves, but they may be good sources of information, advice and referrals to other groups that can help you.

The University of California campuses which have law schools are:

UCLA
Hastings (San Francisco)
UC Berkeley
UC Davis

There are many private law schools in California. Check your phone directory for listings.

3. National Organization
for Women (N.O.W.)

N.O.W. has general information on women's issues and is a clearing house for women's problems and related action groups. N.O.W. offices often have lawyers on their staffs; if not, the office can usually refer you to a lawyer or community legal office.

There are hundreds of N.O.W. offices in cities and counties in California. Look in your phone book in the White Pages under "N.O.W." or "National Organization for Women" for the office near you.

4. Other Women's Groups

Many women's help groups have the word "Women" in the name of the group. Look in the phone book under "Women" for the names of particular groups to help you. Some examples are:

San Francisco:

- Women Organized for Employment (W.O.E.) - (415) 495-0923
- Women's Centers Inc., a group which coordinates women's events in the Bay Area - (415) 431-1181
- Women's Switchboard, a referral group for women's problems, issues - (415) 431-1414
- Women Against Rape (W.A.R.) - (415) 647-7273

Los Angeles:

- For Women - (213) 657-7411
- Women Who Care - (213) 299-7409
- Women's Advisory Council - (213) 670-5680
- Women's Center - (213) 651-3528
- Women's Health Counseling Clinic - (213) 937-6973
- Women's Equity Action League (Beverly Hills) - (213) 345-1442
- The Women's Switchboard - (213) 388-3491
- Women's Medical Educational Service - (213) 655-8950
- Women's Political Caucus - (213) 654-0275

5. Shelters for Battered Women

There are shelters and organizations in California that provide a safe place to stay and counseling for women and their children whose safety is in danger as a result of beatings and other violence by their husbands. Some of these shelters are listed below. For emergency help and more information about where to find safety if you are in danger from your husband or the man you live with, contact your local law enforcement agency, police department or sheriff.

San Francisco:

- La Casa de las Madres - 24-hour crisis "hot line"- (415) 626-9343 Business phone - (415) 626-7859
- Aquarius House - (415) 664-9888
- Raphael House - (415) 621-1590

Los Angeles:

- Haven House - 24-hour crisis "hot line" - (213) 681-2626

Orange County:

- Women's Transitional Living Center - 24-hour crisis "hot line" (714) 992-1931

Sacramento:

- Mother's Emergency Stress Service (M.E.S.S.) - 24-hour "hot line" (916) 446-7811

C. BOOKS, DIRECTORIES AND OTHER EDUCATIONAL MATERIALS

Many state and federal agencies provide booklets and other written information about services, laws, and organizations that help women. A few are listed below:

"Directory of Organizations Promoting Equal Employment Opportunities for Women," July, 1976, Department of Industrial Relations, Division of Apprenticeship Standards. For information, write: Division of Apprenticeship Standards, P. O. Box 603, San Francisco, CA 94101.

"Equal Employment Practices," 1974, State of California Fair Employment Practice Commission.

"1975 Handbook on Women Workers," U.S. Department of Labor (inquire at the U.S. Government Bookstore nearest your city).

Many of the women's organizations listed in this Directory publish information of interest to women. Contact the organizations in your area for information about their written materials.

Many books about rights of women may be found at your local public library. The following list of some of the books on this subject was compiled by the San Francisco Public Library, Office of Adult Services:

364.153 B823a — Brownmiller, Susan
AGAINST OUR WILL: MEN, WOMEN & RAPE
Founder of New York Radical Feminists and Redstocking has written what at this time is the definitive work on rape.

616.86 C425w — Chesler, Phyliss
WOMEN AND MADNESS
How most psychotherapists have viewed women from a "masculine" perspective and perpetuated much of the sexrole stereotyping that has so disturbed women. Discuss female psychology from a 20th century perspective.

396.073 Gager, Nancy
W8426 WOMEN'S RIGHTS ALMANAC
Includes state-by-state statistics on education, race, marriage, divorce, etc., lists of commissions on the status of women, national women's organizations, health services, women in political positions, their voting records. Also lists landmark feminist documents, books and resources, a list of feminist periodicals, essays on the ERA, abortion, lesbianism, labor, credit and banking and a chronology of highlights of American feminism since 1770.

16.396 Harrison, Cynthia Ellen
H245w WOMEN'S MOVEMENT MEDIA: A SOURCE GUIDE
Directory of publishers, distributors, news services, women's research centers and library research collections, women's organizations and centers, governmental and quasi-governmental organizations and agencies, and groups with a single focus such as abortion, rape, women in the arts, etc.

396.073 Howard, Jane
H834d A DIFFERENT WOMAN
Discussions with women around the country who are changing and have changed their life styles.

Pamphlet National Organization for Women
WOMEN AND CREDIT
Analyzes the situations of single, married, divorced and widowed women, and discusses their problems in obtaining loans, mortgages and charge accounts. A self-help document.

16.396 Knopf, Alfred A.
N42 THE NEW WOMAN'S SURVIVAL SOURCEBOOK
Editors: Kirsten Grimstad & Susan Rennie. Similar to "The Whole Earth Catalog" in format, a description of women's literature in fields of money, health, lifestyles, law and politics, violence against women, the women's movement and much more. Choices are excellent.

396 Oakley, Ann
Oa4w WOMEN'S WORK: THE HOUSEWIFE PAST AND PRESENT
An English feminist sociologist takes a fresh look at this role that so many women find themselves in.

612.6 Bosten Women's Collective
B657o OUR BODIES, OURSELVES
Today's classic for women on their own bodies and health. Now available in a new edition which has added sections on menopause and rape.

331.4 Pogrebin, Letty
P753g GETTING YOURS: HOW TO MAKE THE SYSTEM WORK FOR THE WORKING WOMAN
For any woman who would like to feel comfortable with money and achievement, relax about leading a double life, and remain true to her own identity (from Mss. Information Corporation Women's Guide to Books).

396 Ross, Susan C.
R733r THE RIGHTS OF WOMEN
Author, a feminist lawyer, writes on women's rights under the Constitution, varying state laws and many court decisions. Covers discrimination in employment and education, the mass media, women's role in the criminal justice system, abortion, birth control, sterilization and problems accompanying divorce. Questions and answers format.

362.7 Sidel, Ruth
S113w WOMEN AND CHILD CARE IN CHINA
Author visited China to see how Chinese child care works--compares it with the methods we use in the United States.

929.4 Stannard, Una
S725m MARRIED WOMEN v. HUSBANDS' NAMES: THE CASE FOR WIVES WHO KEEP THEIR OWN NAME
Germain Books
Story of women's struggle to keep their name identity and the blocks the American legal profession threw. Includes information on procedure from state to state.

320.973 Tolchin, Susan and Martin
T574c CLOUT, WOMANPOWER AND POLITICS
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